

In the Claims:

Please cancel claim 89 without prejudice.

Please amend claims 65-76 as follows:

65. (Once Amended) A loan processing system providing real time loan processing over a communication network from at a remote interface, said loan processing system comprising:
- a. a data processing system with associated memory having underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data obtained from the loan applicant and information about the loan applicant from at least one database containing information about the loan applicant relevant to the ability and willingness of the loan applicant to repay a loan;
 - b. a communication interface associated with said data processing system and adapted to interface with a communication network to facilitate communications with a remote applicant interface and access at least one database;
 - c. without human assistance, said data processing system adapted to:
 - i. receive the data from the loan applicant via the remote applicant interface;
 - ii. access the at least one database for information relevant to the loan applicant's identity and for information relevant to the loan applicant's ability and willingness to repay the loan;
 - iii. compare certain of the information received from the loan applicant and certain of the information received from said at least one database relevant to the applicant's ability and willingness to repay the loan with said underwriting criteria to provide an underwriting result;
 - iv. based on the underwriting result, determine in real time and without human assistance if the loan applicant's requested loan is approved; and
 - v. if the requested loan is approved and accepted by the loan applicant, automatically direct issuance of proceeds for the loan as requested by the loan applicant in real time.

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66. (Once Amended) The loan processing system of claim 65 wherein said communication interface is further adapted to electronically deliver loan documentation to the applicant.
 67. (Once Amended) The loan processing system of claim 65 wherein said data processing system is further adapted to verify the loan applicant's identity by comparing certain of the information received from the loan applicant with information received from at least one database relevant to the applicant's identity.
 68. (Once Amended) The loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting an electronic funds transfer of an approved loan amount from the lending institution's account to a designated account.
 69. (Once Amended) The loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting printing of a check.
 70. (Once Amended) The loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting printing of a check at the remote interface.
 71. (Once Amended) The loan processing system of claim 65 wherein said data processing system is further adapted to periodically effect an electronic funds transfer of an approved payment amount from the applicant's account to the lending institution's account for automatic repayment.
 72. (Once Amended) The loan processing system of claim 65 wherein the at least one database includes credit bureau information relating to the applicant.
 73. (Once Amended) The loan processing system of claim 65 wherein said data processing system is configured to electronically transmit an image of a loan agreement to the remote applicant interface for display on said display.

74. (Once Amended) The loan processing system of claim 65 wherein said data processing system is adapted to receive an electronic signature from the applicant via the remote interface.
75. (Once Amended) The loan processing system of claim 65 wherein said data processing system is adapted to transfer an electronic image of documents scanned at the remote interface.
76. (Once Amended) An automatic loan processing system providing real time loan processing over a communication network from at a remote interface, said loan processing system comprising:
- a. a data processing system with associated memory having underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data obtained from the loan applicant and information about the loan applicant from at least one database containing information about the loan applicant relevant to the ability and willingness of the loan applicant to repay a loan; and
 - b. a communication interface associated with said data processing system and adapted to interface with a communication network to facilitate communications with a remote applicant interface and access at least one database;
 - c. without human assistance, said data processing system adapted to:
 - i. receive the data from the loan applicant via the applicant interface;
 - ii. access information for the loan applicant in said at least one database;
 - iii. verify the loan applicant's identity by comparing certain of the information received from the loan applicant with certain of the information received from at least one database relevant to the applicant's identity;
 - iv. receive the information about the loan applicant relevant to the ability and willingness of the applicant to repay the loan;
 - v. compare certain of the information received from the loan applicant and about the loan applicant with said underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data